“You Don’t Have to Live Here”

Why Housing Messages Are Backfiring and 10 Things We Can Do About It

Tiffany Manuel, PhD
Enterprise Community Partners, Inc.
TManuel@EnterpriseCommunity.org
Housing Insecurity is Growing

Percent of All Renter Households in the United States

- **Housing Insecure (50%+ of income on rent)**
- **Moderately Rent Burdened (30-50% of income on rent)**

<table>
<thead>
<tr>
<th>Year</th>
<th>Housing Insecure</th>
<th>Moderately Rent Burdened</th>
</tr>
</thead>
<tbody>
<tr>
<td>1960</td>
<td>11.9</td>
<td>11.9</td>
</tr>
<tr>
<td>1970</td>
<td>13.0</td>
<td>14.0</td>
</tr>
<tr>
<td>1980</td>
<td>17.7</td>
<td>17.8</td>
</tr>
<tr>
<td>1990</td>
<td>19.6</td>
<td>19.4</td>
</tr>
<tr>
<td>2000</td>
<td>18.4</td>
<td>19.7</td>
</tr>
<tr>
<td>2010</td>
<td>22.9</td>
<td>27.3</td>
</tr>
<tr>
<td>2014</td>
<td>22.8</td>
<td>26.4</td>
</tr>
</tbody>
</table>
Housing Insecurity is Growing
Number of Renter Households

Cost Burdened (30% or more)

Severely Cost Burdened (50% or more)
40+ Million Low-Income Families Lack Opportunity in the United States Today

- 600,000 Homeless Persons in the United States
- 11 Million Severely Cost-Burdened Low-Income Renter Families paying 50% or more of their incomes for housing
- 9 Million Severely Cost-Burdened Low-Income Homeowners paying 50% or more of their incomes for housing
- 24 Million Additional Low-Income Families lacking access near transit, good schools and/or jobs*

*Families not already counted as cost-burdened
A Catalytic Moment

• Housing Insecurity is Growing Across All Racial Groups, Areas of the Country and Income Levels

• Policy, Regulatory & Legal Challenges

• New Research & Renewed Public Discourse about Housing, Opportunity & the Quality of Neighborhoods

• Renewed Conversation and Willingness to Engage on the Issues of Racial Equity and Housing
The Window Is Opening, but Do We Have Enough Public Support to Navigate New Housing and Community Development Policies, Programs, and Investment Vehicles Through It?
“That’s the part people don’t understand. No one is forcing you to live in one of the most expensive areas in the country. If you want cheap rent, go to South Carolina or somewhere else that’s dirt cheap. You don’t have to live here.”

—Reader’s comment, Southern California Public Radio, 2015

“If you cannot afford DC, there is a simple solution, it is called moving. … No one is entitled to live here if they can’t afford to do it on their own dime.”

—Reader’s comment, Washington Post, 2016
The Mobile, Personal Responsibility, and Self-Makingness Backfire

Buy the house you can afford or move. Stop making poor decisions and asking me to pay for them.

The NIMBY and Natural Segregation Backfire

Who wants to live next to poor people? I worked to get out of that ghetto.

The Separate Fates and Zero-Sum Thinking Backfire

This issue has nothing to do with me. It's not my responsibility to solve other people's problems.

The Thin Understanding of Cause and Effect Backfire

What has changed? Why is this happening to so many people these days?

The Facts Don’t Fit the Frame Backfire

Most people I know are doing pretty OK. These data don’t sound right to me.

The Crisis and Fatalism Backfire

So, you’re saying we have to address poverty and change the housing market? Good luck! How can we ever hope to change issues this big?
“All the people listed in that example made poor life choices. ...Had those people gotten an education and tried to get a real job, they wouldn’t be ‘forced’ to live like they are. As far as the people on Social Security, why didn’t they save for retirement? This is nonsense.”

— Reader’s comment, Southern California Public Radio, 2015
“Why should we bail you out of your poor decision?”
—Reader’s comment, NPR, 2016 (emphasis added)
“Washington, DC, and the region itself, is not doing enough to get rid of affordable housing. Our crime problems in DC are not coming from those in upper-middle class households. They are coming from those living in public housing and income-capped and subsidized housing. The sooner the people living in this ‘affordable’ housing (which, by the way, is a code-word for low-income housing) are pushed out of the region, the better. Gentrify DC, gentrify every last bit. Push the criminal and parasite class out of the city for good.”

— Reader’s comment, Washington Post, 2016
“I also think that this discussion should not ignore that housing authorities and their voucher programs have done more to perpetuate poverty from one generation to the next. They have reversed the American Dream and should not be entrusted with the new tax dollars to administer their stupid and bureaucratic voucher program.”

—Reader’s comment, NPR, 2016
“Nobody wants to live with low-class blacks, not even middle-class blacks. The best we can do is keep them in de facto reservations, like East St. Louis and Camden, NJ. Anything more than that is just a waste of time and money. Spreading them around more is a recipe for all kinds of trouble.”

— Reader’s comment, Washington Post, 2015
“I’m an LA resident and have been for the past 7 years. This article is complete bunk. $33 an hour is about $5,000 dollars a month working 40 hours a week; to say that you need that in order to afford an apartment for $1,700 is well, not fit for print. Then I realized some academic organization at USC was nice enough to bestow a new, albeit arbitrary, meaning for ‘affordable,’—that is to say 30 percent of one’s paycheck on rent is considered ‘affordable,’ anything beyond it is not. Leave it to the colleges to redefine words for political purposes.”

— Reader’s comment, Southern California Public Radio, 2015
10 Redirections You Can Implement Today

1. Balance People, Places, Systems
2. Explain How Systems Shape Outcomes
3. Tell the Story of US
4. Powerfully Connect Housing to Community Issues
5. Connect Cause & Effects of Housing Insecurity
6. Where You Live Affects You
7. Future Orientation
8. Focus on Solutions/What Works
9. Avoid the term “Housing”
10. Widen Range of Visible Stakeholders
Download the Report:  www.EnterpriseCommunity.org

For More Information:

Tiffany Manuel, PhD
Enterprise Community Partners, Inc.
Tmanuel@EnterpriseCommunity.org